

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Brian Fisher  
DebtorCase No. 11-49920-jf  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz  
Form ID: 262Page 1 of 2  
Total Noticed: 14

Date Rcvd: Mar 07, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2012.

db +Brian Fisher, 143 Mills Avenue, Apt 2F, Staten Island, NY 10305-4523  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Mar 07 2012 18:26:50 United States Trustee,  
 Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
 7471170 +EDI: BANKAMER2.COM Mar 07 2012 18:13:00 Bank Of America, Po Box 17054,  
 Wilmington, DE 19850-7054  
 7471169 +EDI: BANKAMER2.COM Mar 07 2012 18:13:00 Bank Of America, Po Box 1598,  
 Norfolk, VA 23501-1598  
 7471171 +EDI: CAUT.COM Mar 07 2012 18:13:00 Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076  
 7471172 +EDI: CHASE.COM Mar 07 2012 18:13:00 Chase/best Buy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 7471173 EDI: RMSC.COM Mar 07 2012 18:13:00 Gemb/ge Money Bank Low, Po Box 103065,  
 Roswell, GA 30076  
 7471174 +EDI: RMSC.COM Mar 07 2012 18:13:00 Gemb/pc Richard, Po Box 981439, El Paso, TX 79998-1439  
 7471175 +EDI: HFC.COM Mar 07 2012 18:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 7471176 +EDI: SEARS.COM Mar 07 2012 18:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 7471177 +EDI: TDBANKNORTH.COM Mar 07 2012 18:13:00 TD Bank NA, P O Box 23072,  
 Columbus, GA 31902-3072

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

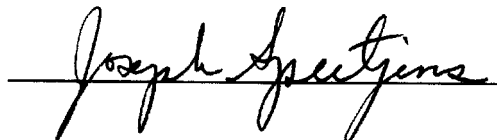
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2012

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2012 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com,noblo@aol.com,gmesserpllc@aol.com,  
;ny54@ecfcbis.com  
Kevin B Zazzera on behalf of Debtor Brian Fisher kzazz007@yahoo.com  
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-49920-jf

Brian Fisher  
aka Brian D Fisher  
143 Mills Avenue  
Apt 2F  
Staten Island, NY 10305

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-4988

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on November 28, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: March 7, 2012

s/ Jerome Feller  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**